





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: James G. Gatto

Application No.:

09/658,622

Group Art Unit:

3624

Filed:

September 8, 2000

Examiner:

Daniel S. Felten

For:

Electronic Fund Transfer System

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed June 30, 2004, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper; and

Remarks begin on page 19 of this paper.

This Reply is accompanied by the required Petition for a three-month extension of time under 37 C.F.R. §1.136(a) and a check in the amount of \$510.00.